

Information to identify the case:					
Debtor 1	<u>Lee W. Pillar</u>			Social Security number or ITIN	xxx-xx-3098
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 19-23046-GLT					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lee W. Pillar

8/13/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lee W. Pillar
Debtor

Case No. 19-23046-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 13, 2021

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db	+ Lee W. Pillar, 1707 Sohn Road, Aliquippa, PA 15001-4527
sp	+ John J Zagari, Zagari Law Office, 428 Forbes Avenue, Suite 1801, Pittsburgh, PA 15219-1614

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Aug 14 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15098150	+ EDI: GMACFS.COM	Aug 14 2021 03:08:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15098153	Email/Text: kburkley@bernsteinlaw.com	Aug 13 2021 23:13:00	Duquesne Light, Customer Care Dept., 411 Seventh Avenue MD 6-1, Pittsburgh, PA 15230
15098151	+ Email/Text: bankruptcy@cavps.com	Aug 13 2021 23:13:00	Cavalry Portfolio Services, 500 Summit Lake Drive Suite 4A, Valhalla, NY 10595-2323
15098616	+ Email/Text: bankruptcy@cavps.com	Aug 13 2021 23:13:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15098152	+ EDI: WFNNB.COM	Aug 14 2021 03:08:00	Comenity Bank/Buckle, PO Box 182789, Columbus, OH 43218-2789
15136358	+ Email/Text: kburkley@bernsteinlaw.com	Aug 13 2021 23:13:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15098155	+ EDI: CAPIO.COM	Aug 14 2021 03:18:00	Law Offices of Mitchell Bluhm, 3400 Texoma Pky Suite 100, Sherman, TX 75090-1916
15098156	Email/Text: camanagement@mtb.com	Aug 13 2021 23:13:00	M&T Bank, PO Box 900, Millsboro, DE 19966

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15129070	Email/Text: camanagement@mtb.com	Aug 13 2021 23:13:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15098157	+ EDI: MID8.COM	Aug 14 2021 03:18:00	Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
15125196	+ EDI: MID8.COM	Aug 14 2021 03:18:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15110486	EDI: Q3G.COM	Aug 14 2021 03:18:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15098158	+ EDI: RMSC.COM	Aug 14 2021 03:08:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15098159	+ EDI: RMSC.COM	Aug 14 2021 03:08:00	SYNCB/JCPenney, PO Box 965007, Orlando, FL 32896-5007
15098160	+ EDI: RMSC.COM	Aug 14 2021 03:08:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15098277	+ EDI: RMSC.COM	Aug 14 2021 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15119461	+ Email/Text: bankruptcy@huntington.com	Aug 13 2021 23:13:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15098162	+ Email/Text: bankruptcydepartment@tsico.com	Aug 13 2021 23:13:00	Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273
15115304	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Aug 13 2021 23:26:46	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
15130402	EDI: AIS.COM	Aug 14 2021 03:18:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15098163	+ EDI: VERIZONCOMB.COM	Aug 14 2021 03:08:00	Verizon Wireless, 500 Technology Drive Suite 550, Saint Charles, MO 63304-2225
15098164	+ EDI: COMCASTCBLCENT	Aug 14 2021 03:08:00	Xfinity, 219 Summit Park Drive, Pittsburgh, PA 15275-1203

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
15098161		SYNCB/Scorerewards, PO Box 965005, FL 32895-5005
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15098154	##+	Eastern Revenue Inc., 998 Old Eagle School Road Ste. 1204, Wayne, PA 19087-1805

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Joan Shinavski	on behalf of Debtor Lee W. Pillar joan@gabrielshieldsllaw.com jshinavski@hotmail.com;brandon@gabrielshieldsllaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5